

SBI PENSIONERS' BULLETIN

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From the Editor's Desk

Our pending issues still remain unresolved. The leadership of our Federation with representatives from all the Circle Associations had a meeting with the top officials of the Corporate Centre, Mumbai on 26.10.2009 when we raised a number of old and new issues. Our main focus was on the long pending demand on revision of pension to 7th Bipartite retirees. Although the Bank is more or less convinced of the need to revise the pension of 7th Bipartite retirees, they are not giving any pressure to the Government for approving the recommendations sent in April 2006. They say the Government is adamant as, according to them, the issue is already settled and closed. Our pension fund rules are very clear that pension of a retiring employee is required to be computed on the actual salary drawn at the time of retirement and **not on the notional pre-revised salary**. So long as this discrimination exists in respect of 7th Bipartite retirees, how can the Bank/Government treat the issue as settled and closed? We now understand that the wage negotiations leading to the 9th Bipartite settlement are in its final stage and an MOU was signed by IBA & UFBU agreeing for an overall increase of 17.5%, second pension option to the employees of other Banks and introduction of a New Pension Scheme with effect from 1.4.2010. The amount available to SBI out of the 17.5% towards pension cost is yet to be worked out and finalised and when an agreement is reached on this, it should be sufficient to resolve all pending pension issues including revision of pension on 7th Bipartite Pay scales. The serving Federations are fully aware of this position and we are hopeful that they will do their best in solving our issue before the 9th Bipartite Agreement is signed.

The Bank has recently come out with certain improvements/modifications in the existing Retired

Employees Medical Benefit Scheme-II. The details are published in this issue. The number of serious illnesses included in the Scheme is raised to 20 for all members of the Scheme. Here again, VRS/Exit Option retirees have been completely left out and when we took up the matter with the top Management, we are advised that they will examine the matter when the scheme is reviewed after one/two years.

On 31.12.2009, the Corporate Centre, Mumbai has conducted a presentation on the REMBS (Modified) at the Staff Learning Centre, Kochi, for the benefit of 4 southern Circles, viz; Kerala, Karnataka, Chennai and Hyderabad. Our LHO invited our General Secretary and the President to attend the programme. Our President Shri Raphael and Treasurer, shri K.V.Kurian attended the programme. The presentation made by the officials from Corporate Centre, viz; Shri V.D.Deshpande, AGM (PPG), Shri P. Mangalachandran, AGM and Shri C.P.Mulye, Deputy Manager, included the details of the Modified Scheme and modified Software required for originating the data at the Administrative Office. Several doubts raised by the participants were properly clarified by the officials from Corporate Centre and the programme as a whole was very useful.

Salary Revision:

IBA and UFBU have signed an MOU on the settlement of wages of the Bank employees for the period 1.11.2007 to 31.10.2012. The wage increase including the cost on pension option and the incremental pension cost on revision of pension as per 9th Bipartite wage scales is agreed to be 17.5% over the establishment expenses as on 31.3.2007. The salient features of the MOU are as under:

(a) Annual wage increase of Rs.4816 crores (Rs.2239 crores for officers and R.2577 crores for workmen employees) w.e.f. 1.11.2007

WISH YOU ALL A HAPPY AND PROSPEROUS NEW YEAR 2010

ഐക്യസമൃദ്ധിയിലേക്ക് പുതുവത്സര ആശംസകൾ

(b) The additional cost of pension on account of wage revision in excess of statutory contribution of 10% of pay will be shared equally between the Management and employees each and the share of employees will be deducted from the agreed wage increase while revising salary and allowances

(c) All the existing employees who are now in PF Scheme (other than SBI) will be given an option to join the Pension Scheme

(d) All those who have retired after the date of Pension Regulations till date will also be given an option to join the pension scheme

(e) The additional cost on 2nd option will be shared by the management and employees in the ratio of 70:30

(f) Contributory Pension Scheme will be introduced for new recruits w.e.f. 1.4.2010

(g) Full settlement on the above to be finalised within 90 days

As regards additional cost on Pension to be contributed by employees, IBA refused to mention the position in respect of SBI employees. Therefore, leadership of SBI staff and Officers' Federations did not become a party to the MOU, as interests of SBI employees were not taken into consideration by the IBA.
SBI RETIRED EMPLOYEES MEDICAL BENEFIT SCHEME

We are happy to inform members that the Bank's Corporate Centre, Mumbai has issued an e-Circular on 14.10.2009 detailing certain improvements/modifications in the Medical Benefit Scheme-II for the AGMs and below retirees and the Modified Scheme for TEGs and above. A copy of the Circular is given hereunder. Briefly, the improvements are

1. Four more diseases are added to the existing 16 diseases. They are Alzheimer's disease, Parkinson's disease, Arthritis and Liver Cirrhosis (non-alcoholic). The coverage of diseases is now uniform for all the schemes and for all categories of Pensioners who retired on superannuation.

2. The cut-off date of 1.1.2007 stipulated in the Modified Scheme for TEGs and above stands withdrawn. All the DGMs and above can therefore become members of the Scheme.

3. Scheme-II has been grouped under three Plans – (a) Plans A,B,C & D which is the existing scheme not consisting of domiciliary treatment (b) Plans A1,B1,C1 and D1 which consist of domiciliary treatment and (c) Plan E with domiciliary treatment for a Medical Benefit of Rs.7 lakhs.

The modifications are effective from 24.9.09 and the Plans are kept open for an year upto 13.10.2010. At present, VRS/Exit option retirees are not eligible to join the Scheme.

Copy of e-Circular No.CDO/P&HRD-PM/45/2009-10 dated 14.10.2009 addressed to the CGMs of all LHOs.

The Executive Committee of Central Board in its meeting on 24.9.2009 has approved the following modifications in the Scheme:-

(A) TEGs and above retirees:

Eligibility: All the TEGS and above retirees who retired on superannuation at the age of 60 even before 1.1.2007 (whether member of Scheme-I/II or not a member of any of the scheme), may now become members of the above scheme by contributing the member's contribution or the differential amount (as the case may be) within 12 months from the date of publication of current circular.

Coverage: Two more diseases are proposed to be added to the list of 18 diseases to make it 20. These diseases are: Liver Cirrhosis (non-alcoholic) and Arthritis. All modifications should have effect from 24.09.2009. Other terms and conditions as mentioned in above Circular shall remain unchanged.

(B) Scheme-II (Plan A, B, C & D) –

Employees (Award & subordinate and Officer retirees:- Instructions regarding Plan A,B,C & D which does not consist of domiciliary treatment will remain unchanged.

Domiciliary treatment: **New Plans A1, B1, C1 and D1** have been introduced for domiciliary treatment as below:

Plans	Contributions	Medical benefit for whole life time (self/spouse/dependent invalid children)
Plan A-1	Two months gross pension + 15%	Rs.2 lacs
Plan B-1	Rs.42,000/-	Rs.3 lacs
Plan C-1	Rs.50,000	Rs.4 lacs
Plan D-1	Rs.57,000	Rs.5 lacs

Under domiciliary treatment out of the aggregate limit mentioned in above Plans, an amount not exceeding 10% of the eligible amount would be earmarked for the domiciliary treatment, subject to yearly ceiling of 1/10th of the amount, i.e: maximum upto 1% of the limit per annum can be availed for domiciliary treatment

ii) Membership: All employees who retired on superannuation at the age of 60 years and are members of Scheme-I or are not members of the scheme can now become members of Scheme-II (Plans A/A1, B/B1, C/ C1 and D/D1) by submitting the required application form along with membership subscription fee (difference amount or the full amount as the case may be) within 12 months from the date of publication of this circular.

iii) Up-gradation: The existing members can now upgrade themselves by submitting the differential amount along

with the required application form within 12 months from the date of publication of this circular.

iv) Addition of 4 diseases: Four more diseases are added to the list of 16 diseases to make it 20 under Scheme II (Plan A/A1, B/B1, C/C1 and D/D1). These diseases are: (1) Alzheimer's disease (2) Parkinson's disease (3) Liver Cirrhosis (non-alcoholic) and (4) Arthritis

Accordingly, the coverage of diseases is uniform for all the scheme and for all categories All modifications should have effect from 24.09.2009. Other terms and conditions as mentioned in above Circulars shall remain unchanged, © Scheme-II (Plan E)

A new Plan-E has been introduced for employees (Award & Subordinate) and officer retirees, the salient features of which are given below:

Limit: Medical benefit for whole life (self/spouse/dependent invalid children) is proposed to be Rs.7 lacs.

Membership: All employees (Officers/award/subordinate) who retired on superannuation at the age of 60 years and are members of Scheme-I/II or are not members of any of the scheme can now become members of Scheme-II (Plan E) by submitting the required application form along with membership subscription fee (difference amount or full amount as the case may be) within 12 months from the date of publication of this circular.

Contribution: The member's contribution is Rs.62,000/

Domiciliary treatment: Plan E consists of domiciliary treatment. Out of the aggregate limit (Rs.7 lacs) mentioned in Plan E, an amount not exceeding 10% (i.e.Rs.70,000/-) of the eligible amount would be earmarked for the domiciliary treatment subject to yearly ceiling of 1/10th of the amount, i.e. maximum upto 1% of the limit per annum (Rs.7,000/- p.a.) can be availed for domiciliary treatment.

Addition of 4 diseases: Four more diseases are added to the list of 16 diseases to make it 20. These diseases are (a) Alzheimer's disease (b) Parkinson's disease (c) Liver Cirrhosis (non-alcoholic) and (d) Arthritis

Other terms and conditions as mentioned in above circulars shall remain unchanged.

The instructions shall be effective from 24.09.2009 Those old members who wish to become members of the modified scheme have to submit the required application form along with the differential amount of member's subscription fee within 12 months. They may become member at any time within 12 months but the revised benefits shall be effective from 24.9.2009 i.e: date of approval of the modified scheme by Executive Committee of Central Board (ECCB). Further, if a

treatment is continuing from a period prior to 24.9.2009 but ends or after 24.9.2009 and the old member submits the required application form with the differential amount for availing the revised benefits, the old member shall be eligible for the revised benefits and may claim reimbursement of those medical bills, if found in order.

The relative applications for membership (Form A and Form B) can be had from your Pension Drawing Branches and in case of any difficulty in obtaining it from the Bank, please contact your District Secretary or the General Secretary. Form A is applicable to those who are already members of Scheme-I/II and Form B can be used by new retirees

STRUCTURED MEETING WITH THE TOP MANAGEMENT OF THE BANK

A meeting of our Federation representatives and Circle Association representatives with the Management took place in Mumbai on 26.10.2009. We could not depute anyone from Kerala Circle Association due to non-availability of proper rail reservations. Briefly, the issues raised by us and the Bank's response are as follows:-

1. Revision of Pension on 7th Bipartite Pay Scales

Bank: The request is well justified. However the Government is taking a negative stand stating that the ~~issue is settled and closed. Now that it has been~~ reopened, the Government will take a view after the Court cases are decided.

2. Revision of family pension – Payment of arrears – Interest for delayed payments – details of calculations to be sent to individual Family Pensioners

Bank: Regarding payment of interest, the matter will be looked into if specific cases are brought to the Bank's notice. A suitable system will be put in place for stipulating a time limit for the future revision of Pension/Family Pension and for payment of interest on arrears paid after the stipulated period. Advices in respect of arrears paid will be sent by the PPG Department.

3. Simultaneous sanction of revised family pension

Bank: This is engaging the attention of HRMS and about 60% of the work has been processed. The details are available in SBI portal.

4. Advices of monthly payment of pension/family pension

Bank: Payment of monthly pension is not being communicated after the payment is made under HRMS. The pay slip is made available online through sbi intranet. It can also be accessed through online sbi.com. The Bank will consider providing a statement of pension paid ONCE IN SIX MONTHS if the present addresses of pensioners are made available to HRMS.

5. (a) Delay in payment of leave encashment and other superannuation benefits after the creation of RBOs

- (b) Family pension to unmarried/divorced/widowed children of the Pensioner
- (c) Grant of second family pension in addition to Military pension to the spouses of late Ex-servicemen employees of our Bank
- (d) Discretion to be given to CGMs for establishment of Bank's Dispensaries
- (e) Increasing the remuneration being paid to Doctors at the Dispensaries
- (f) More diseases like Asthma, Dental diseases, etc . to be included under the REMBS
- (g) Facilities to be provided for more pathological tests at District Centres
- (h) Domiciliary treatment facility to be provided under Scheme I of REMBS
- (i) Approval of more hospitals at all important centres for availing cashless treatment
- (j) Establishment of convalescing homes for the benefit of Pensioners and their spouses
- (k) Issue of I.D.Cards to all Pensioners
- (l) Office space to be provided to Circle Associations
- (m) Grant of Rs.10,000/15,000 on the death of Pensioner to meet funeral expenses

Bank: All the above requests will be examined

6. Gratuity ceiling to be increased to Rs.10 lakhs

Bank: The proposal is pending with the Government. The matter is being followed up.

7. Reimbursement of medical expenses upto Rs.5000/-to IBI retired employees/spouses

Bank: The matter is being considered by the Bank. A decision to provide this facility in the form of reimbursement of expenses incurred instead of "on certificate basis" is likely to be made shortly.

8. Concessionary facilities to Pensioners (waiver of processing fees, pensioners' loan at concessionary rates of interest, other concessions required to be provided as per extant instructions after the introduction of CBS, Interest-free festival advance repayable in 10 monthly instalments, etc.)

Bank: This will be examined in consultation with the Personal Banking Department.

9. VRS retirees to be included under Scheme II of REMBS

Bank: Shri N.Raja, DMD & CDO said the Bank is not having any grievance against the VRS retirees. The Government had made certain moves making them ineligible. However, a review will be made after one/two years.

STRUCTURED MEETING WITH OUR CIRCLE MANAGEMENT

The Corporate Centre, Mumbai has advised all Local Head Offices in August 2009, to arrange for holding informal meetings with the representatives of our Association at

half-yearly intervals. Such meetings will be quite useful for sorting out individual grievances of our members. The Circle Management had convened a meeting at Trivandrum last year. We have now requested the Bank to convene another meeting with our office-bearers , as early as possible. We now learn that the Chief General Manager, Shri S.K.Sehgal has been transferred to Chandigarh Circle and his successor, though identified, is yet to assume charge. The Assistant General Manager (HR) at Trivandrum LHO, when contacted, informed us that a suitable date for the structured meeting will be fixed and intimated to us after consulting the new CGM, as soon as he assumes charge. We are awaiting their communication in this regard. Meanwhile , we request our members to kindly communicate to the General Secretary if they have any complaints/grievances to be settled with the Circle Management, so that we can take up the issues with the Management during the meeting, which is likely to take place in January 2010.

BANK'S DISPENSARIES

We have received copy of Corporate Centre Circular HR:IR:SPL 387 dated 05.12.2009 issued to all LHOs conveying their decision to revise the stocking pattern of medicines at the Banks Dispensaries and the financial powers given to different officials in respect of expenditure on maintenance of the Dispensaries. The Circle Authorities now have adequate discretionary powers to meet the demand of medicines. The Medical Officer working in the Dispensaries should prepare the budget according to the stocking need and get the proposed budget sanctioned by the designated authority.

OBITUARY

With profound sorrow, we report the death of the following members. May their souls rest in peace! We convey our heartfelt condolences to all members of the bereaved families:-

1. AFM 600 Smt. Kuruppath Leela Thrissur
(W/o P.Balakrishnan – 142)
2. LM 63 Shri P.Karunakaran Enakulam
3. LM 1005 Shri T.V.Thomas Ernakulam
4. LM 1425 Shri D.Udayabhanoo Ernakulam
5. LMM 190 Shri. C Pankunni Nair Palakkad

COURT CASES

There are no developments worth reporting in respect of the Court Cases pending in different High Courts. We have requested our Federation to speed up the process of completing the formalities for urgently moving the Supreme Court of India, as we feel that consummation through the High Courts cannot wait any longer. .It may be recalled that the petitioners had filed their petition before the Delhi High Court in 2002 and subsequently got it transferred to the Senior Citizens Court for speedy disposal. Hearing in the case started since January 2005 but not a single effective hearing has taken place for the

last 5 years. It is getting adjourned from time to time for various reasons - now posted to 11.2.2010. There is total lack of concern or sympathy to the senior citizens, who struggle with hearing and vision loss, restricted mobility , lack of basic financial support, etc.

COORDINATION WITH SERVING ASSOCIATION/UNION

A meeting of the Coordination Committee representing the two serving Federations and our Federation was held at Mumbai on 27.10.2009, a day after our structured meeting with the top Management. Shri G.D.Nadaf, General Secretary of Officers' Federation briefly explained the various issues that are engaging the attention of both the serving Federations, viz; Revision of pension to 7th Bipartite retirees, REMBS , MWS etc. He also dealt with the developments of the negotiations at the IBA level and said that the present opportunity will be utilized to resolve all the long pending issues in connection with the superannuation benefits of SBI. The following points emerged at the meeting:-

- (1) The three Federations should work in unison with a view to sorting out all the outstanding issues with the Management and also the Government,
- (2) All the issues connected with the superannuation benefits raised by all the three Federations should be sorted out simultaneously with the conclusion of the 9th Bipartite and the New Pension Scheme proposed to be implemented should not be accepted unless all the outstanding issues on the superannuation benefits are sorted out,
- (3) Care will be taken to ensure uniformity in our approach and the leadership of the 3 Federations should ensure not to take divergent views both with the Management and the Government
- (4) To take up with the Management on further improvements in REMBS.It was also decided to consolidate our coordination and to have frequent exchange of views during the current negotiations and to move forward together to resolve pending issues.

OUR QUARTERLY BULLETIN:

Members who are yet to subscribe/renew the subscription are reminded to remit the annual subscription of Rs.60/- without delay.

HONOURING ELDER MEMBERS ON COMPLETION OF 75 YEAR/85 YEARS

Our District Centres have honoured the following elder members at meetings organized by the Centres / by visiting their residences :

- 1. Shri U.G.K.Menon, Ernakulam
- 2. Shri O.Chandrasekhran, Ernakulam
- 3. Shri K.Jayaraj, Ernakulam
- 4. Shri C.Ramachandra Menon, Ernakulam
- 5. Shri E.S.Sundaram, Ernakulam
- 6. Shri N.S.Krishnaswamy, Ernakulam

- 7. Shri P.E.Sahasranaman, Palakkad
- 8. Shri A.Rajagopalan, Palakkad
- 9. Shri P.D.Sreedharan, Palakkad
- 10. Shri A Gopalan Kannur
- 11. Shri. A V Purushothaman Kannur
- 12. Shri. K Janardhanan Kannur
- 13. Shri. A N Radhakrishnan Kannur

A few photos taken on the occasions can be found elsewhere

WEBSITE

We are happy to inform members that our Association's website (sites.google.com/site/sbipak) is being updated on an ongoing basis and members are requested to view the site and download the required information. They can also contribute useful information, views and news, by writing to Shri D.Muraleedhara Vadhyar, Ernakulam, who will arrange to include them in the website.

District News

എറണാകുളം: എറണാകുളം സെൻററിന്റെ ആഭിമുഖ്യത്തിൽ അദ്ധ്യാപക ഭവനിൽ വെച്ചു 2009 ഡിസംബർ 6, ഞായറാഴ്ച, എസ്.ബി.ഐ പെൻഷനേഴ്സ് അസോസിയേഷന്റെ അതാമത്തെ കുടുംബസംഗമം നടന്നു. സമ്മേളനത്തിൽ പ്രസിഡൻ്റ് ശ്രീ കെ സി സോമനാഥൻ അധ്യക്ഷത വഹിച്ചു. പ്രാർത്ഥനക്കുശേഷം സെക്രട്ടറി ശ്രീ. മുരളീധര വാദ്ധ്യാർ സ്വാഗതം ആശംസിച്ചു. സംസ്ഥാന പ്രസിഡൻ്റ് ശ്രീ എം. ജെ. റാഫേൽ, ജനറൽ സെക്രട്ടറി ശ്രീ. എം. ശങ്കരൻകുട്ടി എന്നിവർ സമ്മേളനത്തിനു ആശംസകൾ നേർന്നു. ജില്ലയിലെ 75/85 വയസ്സു തികഞ്ഞ 6 മെംബർമാരെ ആദരിച്ചു. ശ്രീ ഓ. ചന്ദ്രശേഖർ, ശ്രീ സി. ആർ. മേനോൻ, ശ്രീ എൻ. എസ്. കൃഷ്ണസ്വാമി, ശ്രീ കെ. ജയരാജ്, ശ്രീ. ഈ സുന്ദരം എന്നിവരെ യോഗത്തിൽ പൊന്നാട അണിയിച്ചു ആദരിച്ചു. യാത്രക്ക് പ്രയാസമുള്ള ശ്രീ യു. ജി. കെ. മേനോന്റെ വീട്ടിൽ പോയി പൊന്നാട നൽകി ആദരിച്ചു. തുടർന്നു തംബോല മുതലായ കളികളും, കുട്ടികളുടെ ഗാനാലാപവും ഉണ്ടായിരുന്നു. ഉച്ചഭക്ഷണത്തിനുശേഷം യോഗം പിരിഞ്ഞു.

പാലക്കാട്: പാലക്കാട് സെൻററിന്റെ ജനറൽ ബോഡി യോഗം നവംബർ 21-ാം തീയതി ഐ.ടി.എൽ. റസിഡൻ്റ് സിയിൽ ചേർന്നു. യോഗത്തിൽ ശ്രീ എൻ. ഡി. പ്രസാദ് അധ്യക്ഷത വഹിച്ചു. സെക്രട്ടറി ഏ. രമണപ്രസാദ് സ്വാഗതം ആശംസിച്ചു. ഏ. തെയ്യപ്പി നായരുടെ നിര്യാണത്തിൽ യോഗം അനുശോചനം രേഖപ്പെടുത്തി. 75 വയസ്സു പൂർത്തിയാക്കിയ മെംബർ ശ്രീ ഏ. രാജഗോപാലനെ ജനറൽ സെക്രട്ടറി ശ്രീ. എം. ശങ്കരൻകുട്ടി പൊന്നാട അണിയിച്ചു ആദരിച്ചു. തുടർന്നു അദ്ദേഹം ബാങ്കിന്റെ പുതുക്കിയ REMBSനെ പറ്റിയും അസ്സോസ്സിയേഷന്റെ അടുത്തയിടെ കോർപറേറ്റ് സെൻറർ മുംബയിൽ നടന്ന ചർച്ചയിൽ കൈകൊണ്ട നടപടികളെ

പറ്റിയും വിശദീകരിച്ചു. ശ്രീ. എൻ. കോമളദാസ്, എം. ഉണ്ണികൃഷ്ണൻ, കെ. വിജയകുമാർ എന്നിവർ പ്രസംഗിച്ചു.

കോഴിക്കോട്: കോഴിക്കോട് സെന്ററിന്റെ ജനറൽ ബോഡി യോഗം ഹോട്ടൽ അളകാപുരിയിൽ 18.10.2009ന് പ്രസിഡൻ്റ് ശ്രീ. ബാലകുറുപ്പിന്റെ അധ്യക്ഷതയിൽ ചേർന്നു. പ്രാർത്ഥനക്കുശേഷം പി. കെ. ഹരിദാസൻ, എൻ. ഡി. രങ്കരാജൻ എന്നിവരുടെ നിര്യാണത്തിൽ അനുശോചനം രേഖപ്പെടുത്തി. അധ്യക്ഷൻ തന്റെ പ്രസംഗത്തിൽ 7th Bipartite കാരുടെ പ്രശ്നങ്ങൾക്കുള്ള തന്റെ കത്തിനു വിശദമായ മറുപടിയാണു പ്രതീക്ഷിച്ചതെങ്കിലും ഒരു ഒഴുക്കൻ മട്ടിലുള്ള മറുപടിയാണു ലഭിച്ചതെന്നു പ്രസ്താവിച്ചു. 75 വയസ്സു തികഞ്ഞ ശ്രീ. എം. മുകുന്ദനെ പ്രസിഡൻ്റ് പൊന്നാട ചാർത്തി ആദരിച്ചു. തുടർന്നു മുഖ്യാതിഥിയും പ്രമുഖ സർജനുമായ ഡോ. മാധവൻ നമ്പ്യാർ അംഗങ്ങളുടെ ചോദ്യങ്ങൾക്ക് ഉചിതമായ മറുപടി നൽകി. ശ്രീ. കെ. പി. കരുണാകരൻ നന്ദി പ്രകടിപ്പിച്ചു.

Kannur: A General Body meeting presided over by Sri. P P. Purushothaman was held on 21.12.2009 at Wheat House. Sri. K T Prahlad explained the recent developments on Association matters. He explained in detail the salient features of the recent instructions from Bank on improvements in SBI REMBS. Copies of application forms were distributed to members and Sri Prahlad requested them to avail the facility at the earliest. Sri. A Gopalan, who had completed 75 years of age was honoured at the meeting and members prayed for his continued good health. Sri. K P Ratnakaran requested to take up the issue of sanctioning LFC to pensioners also. Sri. P Narayanan, Secretary, proposed vote of thanks.



Sri.O Chandrasekhar



Sri. E. Sundaram



Sri. N. S. Krishnaswamy



Sri. U G K Menon



Sri.P D Sreedharan

New Members

The following retirees have joined our Association as Life Members during the quarter. All of them, barring a few, have also taken Associate membership for their spouses. While extending a hearty welcome to all the new members, we wish them all a very happy, healthy and peaceful retired life.

- | | | | | | | | |
|-----|-----|-------|---|-----|-----|-------|--|
| 1. | LM | 1701* | Vani Devi K "Furai Jumba"
Kamalalayam Compound, Kalpathy
PO, Palakkad 678003,
Ph:: 2880627, Mob: 9895966330 | 18. | LM | 1718* | Bhaskaran K |
| 2 | LM | 1702* | Babu Cherote | 19. | AFM | 1719 | Sathia Prabha V
"Sree Hari", Athanikkal, PO West
Hill, Kozhikode 673005.
Ph:2391008 |
| 3 | AFM | 1703 | Pushpa
"Cherote",
Meletharaparamba,Chevayur,
Kozhikode 673017. Ph:2545706 | 20. | LM | 1720* | Joseph Joseph George |
| 4 | LM | 1704 | Lakshmi O, "Sree Lakshmi",
Chathoth , Block Road Junction
Balusseri, Kozhikode 673612.
Ph:: 0496-2643236 | 21. | AFM | 1721 | Annamma George
Vettecheril Puthenpurayil,
Keezhvaipur PO, Thiruvalla
689587.Ph:2680911 |
| 5 | LM | 1705* | Susamma Benjamin | 22. | LM | 1722* | Omana K
"Oceanic", Mallissery House,
Chiyyaram PO, Thrissur
680026.Ph:250460 |
| 6 | AFM | 1706 | Benjamin Joseph
"Peace Cottage", Opp: Premier
Ground, North Kalamassery
Ernakulam 683104.
Ph: 2557762, Mob:9895507069 | 23 | FPM | 1723 | Kunjumol Easaw,
W/o (late) N.A.Easaw
Neduvellil Ebenezer Cottage
Keezhukara, Kozhencherry,
Pathanamthitta.689641.
0468 2215790. |
| 7 | LM | 1707* | Chandrasekhara Menon K | 24 | LM | 1724* | George K.K. |
| 8 | AFM | 1708 | Radha Chandrasekhar
Rajgiri, Karinganthuruth,
Kongorpilly Post, Via) Aluva
Ernakulam 683525,
Mob: 9895671713 | 25 | AFM | 1725 | Jancy George
Kavumpurath House, Puthuppady
PO, Kothamangalam, Ernakulam
Pin: 686673. Ph: 2815310 |
| 9. | AFM | 1709* | Mary Felicitas Stephen,
W/o Martin Stephen (LM 1686)
Pathecherry House,
Thundathumkadavu,
Varapuzha, Ernakulam 683517 | 26. | LM | 1726* | Pavithran K |
| 10. | LM | 1710* | Mathew T.J. | 27 | AFM | 1727 | Sanila C
"Sanilas", Near Ottapeedika, Kottali
PO, Kannur 670016. Ph:2747590 |
| 11. | AFM | 1711 | Molly Mathew
Thyvelikkath, Naroath Road,
Thammanam PO, Ernakulam
682032 Ph: 2333139 | 28. | LM | 1728* | Jayaseelan P |
| 12. | LM | 1712* | Varghese V.G. | 29. | AFM | 1729 | Pushpalatha C.V.
Soma, Dharmasala,
Kannur 670564. Ph: 2780875 |
| 13 | AFM | 1713 | Rosamma Varghese
Vadakkeveetil, Puthiacavu,
Mavelikkara, Alappuzha 690101
Ph:2321594, Mob: 9447705594 | 30. | LM | 1730* | Ravi P,
Theerm,Pallikkunnu, Kannur
670004. Ph: 2747602 |
| 14. | LM | 1714* | Mohandas P.K. | 31. | AFM | 1731 | Sabeena Antony,
W/o T.X. Antony (LM 453)
Thotekat House, 20/2276, Near
Eranat Temple, Palluruthy PO
Ernakulam 682006, Ph: 2233943 |
| 15 | AFM | 1715 | Pushpa Mohandas
17/590 "Pushyaragam", Behind
Civil Station Palakkad 678001,
Ph: 2505159 | 32. | LM | 1732* | Joy George |
| 16. | LM | 1716* | Jayaram Mohandas E | 33. | AFM | 1733 | Nirmala Joy
Pichappillil House, Kavakad PO,
Muvattupuzha. Ph: 0485-2289216 |
| 17. | AFM | 1717 | Rajalakshmi P
"Krishna", Eramala PO, Orkateri,
Vadakara, Kozhikode,
Ph: 2548322 | 34. | LM | 1734* | Yousuff K.K. |
| | | | | 35 | AFM | 1735 | Sakeena Yousuff
No.14/2037, R.K.Pillai Road, C
Chullickal, Ernakulam 682005,
Ph:2212130 |
| | | | | 36 | LM | 1736* | Prasanna Balakrishnan |
| | | | | 37 | AFM | 1737 | V.Blakrishnan
17/391, Krishna Priya,
Manappullykavu,Kunnathurmedu PO
Palakkad 678013. Ph:2539778 |

38 LM 1738* Mohanammal P.M
 39 AFM 1739 Sasidharan Nair R
 TC 5/1949 "Ambrosia", Pipeline road.
 Kowdiar Trivandrum 695003
 Ph: 434743
 40 LM 1740* Ravindran K
 41 AFM 1741 Subhadra P
 "Pragathy", H.No.8/443,
 Sanyasiparambu, Near Rail Nagar,
 Olavakkode Palakkad 678002.
 Ph:3205151
 42 AFM 1742 Vasanthakumari C,
 W/o P.Balakrishnan (LM 55)
 "Sree Bhavan", Dharsana Nagar,
 St.No.4, Vennakkara, Nurni PO
 Palakkad 678004. Ph: 2522286
 43 AFM 1743 Usha Devakaran,
 W/o V.K.Devakaran (LM 457)
 Prasanth Nivas, Valiparamba,
 Mundoor, Palakkad 678592.
 Ph:2833122
 44 LM 1744* Antony Rudolf
 45 AFM 1745 Mary Grace
 Therroth House, TC 11/1330,
 CF6-325, Tilaknagar, Nalanchira
 Trivandrum 695015. Mob:9447702072
 46 LM 1746* Varghese Mathew
 47 AFM 1747 Susamma George
 Thenalil Kallaravalikal, Ayiroor South
 PO, Thiruvalla 689611,
 Pathanamthitta Dist. Ph: 04735-
 230767. Mob: 9446188694
 48 LM 1748* Rajendran L
 49 AFM 1749 Syamala Rajendran
 "Gokulam", Mahatma Gandhi Street,
 Thiroor, Trichur, Mob: 9446479314
 50 LM 1750* Thomas P.Mathew
 51 AFM 1751 Daisy Thomas
 Pallathu Bridgeview, Praikara,
 Mavelikkara, 690101, Ph:2301407
 52 LM 1752* Ramachandran C
 53 AFM 1753 Sudha Ramachandran
 H.No.SRA-F-10, Soumya Nagar,
 Alinchodu, Ernakulam 682024
 Phone: 2805214

54 LM 1754 Bhaimi A.M. (Mrs)
 55 AFM 1755 Sakthidharan E.C.
 Eathummil House, Pupeline,
 Palarivattom, Ernakulam 682025
 Phone: 2333524
 56 LM 1756* Varghese M.P.
 57 AFM 1757 Beena Varghese
 Menacherry House, Kovilnada,
 Koonammavu P.O., Ernakulam
 Ph: 2512452, Mob: 9447896752
 58 LM 1758* Jose Kurian
 59 AFM 1759 Aniamma Job
 Kochupurackal, Ruby Nagar P.O.,
 Changanacherry
 Kottayam Dist. 686103, Ph: 2426557
 60 LM 1760 Mohammedkunhi M
 61 AFM 1761 Ameenabi
 Nishath, Thozhuvanoor P O
 Via Valanchery, 676557 Ph: 2645857
 62 LM 1762 Abdul Razack K
 63 AFM 1763 Norrjahan Razack A
 Al=hana, Chalad, Kannur 670014
 PH: 2767009 Mob: 9388975900
 64 LM 1764 Noranho NA
 65 AFM 1765 Leelamma Norman
 Flat No.303, Prasanna Vihae
 High Court Jn., Kochi 682031
 Ph: 2382913 Mob 9446482913
 66 LM 1766 Hari N
 67 AFM 1767 Rajarani Hari
 Aksharam, TC9/832(E)
 Kavuvila, Vellayambalam,
 Trivandrum, 695016 TelL:2724123

The following changes may be made in the Pensioners' Directory:

1	D Muraleedhara Vadhyar	P22	9809023694
	Secretary, Ernakulam Centre		9037431701
2.	K Vijayakumar	P 72	2572882
3.	A Raamachandran Nair	P 79	2721982
4	Gangadharan Nambodiri P	P 15	9447943544
5	Joy V X	P 19	2102735
			9495045342.

Members are requested to inform the General Secretary of any changes in their address/tel. Nos. etc.

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